

## Risk exposure calculator

Risk area	Risk rating	Notes
<p><b>Growth</b></p> <p>1 How much pressure is there on the business to meet performance targets? (1 = little or none, 5 = a lot)</p> <p>2 How quickly is the business growing? (1 = fairly slowly, 5 = very fast)</p> <p>3 How inexperienced are people at what they do? (1= very experienced, 5 = very inexperienced)</p>		
<p><b>Culture</b></p> <p>1 How much of the total potential rewards given to people in the business come from entrepreneurial risk taking? (1 = very little, 5 = high proportion)</p> <p>2 Does senior management try to avoid hearing bad news? (1 = not at all, 5 = all the time)</p> <p>3 How much competition is there between managers, between departments and between divisions? (1 = very little, 5 = a lot)</p>		
<p><b>Information management</b></p> <p>1 How much fast changing and complicated information is needed to run the business ? (1 = very little, 5 = a great deal)</p> <p>2 How big are the gaps between the information needed, and the information actually available? (1 = no gaps, 5 = big gaps)</p> <p>3 How many decisions are taken by people who are not part of the central team? (1 = a small proportion, 5 = a high proportion)</p>		
<b>Total</b>		<b>Out of a maximum of 45</b>

### Interpreting your score

- 9-20      You are probably very safe. But are you also stifling innovation, creativity and sensible risk taking? And as a result, are you making the most of your opportunities?
- 21-34      This is probably the best place to be. You are probably reasonably safe. And you are probably also making good use of your opportunities. But watch out if you score more than 12 in any of the three sections of the calculator.... you may be exposed.
- 35– 45      You are in the danger zone. Start taking action now to address the areas of highest risk.

### Disclaimer:

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